



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

*Serving Massachusetts, Maine,
New York & New Hampshire
Hours: Monday – Friday 9 am – 4 pm
www.dgandl.com*

*100 Cummings Center, Suite 225D
Beverly, Massachusetts 01915
TEL: (978) 921-2670
FAX: (978) 921-4870*

April 18, 2019

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Michael C. Kane
40 Center Street, Apt. 1
Biddeford, ME 04005-2416

Michael C. Kane
38 Center Street, Apt. 1
Biddeford, ME 04005-2416

**NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 40 Center Street, Biddeford, ME 04005
Loan Number:
Payment Due Date: May 1, 2017

Dear Michael C. Kane:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Nationstar Mortgage LLC d/b/a Mr. Cooper, the Mortgagee, Federal National Mortgage Association and the Owner/Investor, Federal National Mortgage Association pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is twenty-four (24) months in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc. as nominee for Sidus Financial, LLC its successors and assigns dated December 19, 2008 and recorded in the York County Registry of Deeds in Book 15538, Page 413. This firm is relying on information provided by the Servicer. If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.



An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Payments	\$	11,483.28
Attorney Fees & Costs	\$	165.52
TOTAL TO CURE DEFAULT:	\$	11,648.80

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$11,648.80 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Nationstar Mortgage LLC d/b/a Mr. Cooper, Payment Processing, 8950 Cypress Waters Boulevard, Coppell, TX 75019. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. Please contact Nationstar Mortgage LLC d/b/a Mr. Cooper at (469) 549-2233 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Federal National Mortgage Association, the mortgage servicer, which is Nationstar Mortgage LLC d/b/a Mr. Cooper or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Federal National Mortgage Association is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Nationstar Mortgage LLC d/b/a Mr. Cooper at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Nationstar Mortgage LLC d/b/a Mr. Cooper
Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
(469) 549-2233

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Nationstar Mortgage LLC d/b/a Mr. Cooper
Federal National Mortgage Association
by its attorney



John A. Doonan, Esq.
Reneau J. Longoria, Esq.

JAD/RJL/NM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

54790

This listing is current as of **04/15/2019**.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY

Phone: 207-626-4670

Toll Free: 800-452-4668

Fax: 207-626-4678

Email: mdrost@mainehousing.org

Address: 353 Water Street

AUGUSTA, Maine 04330-4665

Counseling Services: - Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation:

Website: www.mainehousing.org

Agency ID: 81227

Agency Name: MAINE STATE HOUSING AUTHORITY

Phone: 207-626-4670

Toll Free:

Fax:

Email: dkjohnson@mainehousing.org

Address: 353 Water St

Augusta, Maine 04330-6113

Counseling Services: - Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: http://www.mainehousing.org

Agency ID: 84456

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-974-2403

Toll Free: 888-424-0151

Fax: 207-973-3699

Email: hmassow@penquis.org

Address: 262 Harlow Street

BANGOR, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: http://www.penquis.org

Agency ID: 81649

Agency Name: MIDCOAST MAINE COMMUNITY ACTION

Phone: 207-442-7963

Toll Free: 800-221-2221

Fax: 207-443-7447

Email: candice.carpenter@mmcacorp.org

Address: 34 Wing Farm Pkwy

Bath, Maine 04530-1515

Counseling Services: - Financial Management/Budget Counseling
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation:

Website: http://www.midcoastmainecommunityaction.org

Agency ID: 80507

Agency Name: WALDO COMMUNITY ACTION PARTNERS

Phone: 207-338-6809

Toll Free:

Fax:

Email: N/A

Address: 9 Field St Ste 201

Belfast, Maine 04915-6661

Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://waldocap.org>

Agency ID: 90310

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@ceimaine.org

Address: 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.ceimaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax: 207-866-6553

Email: accounting@fourdirectionsmaine.org

Address: 20 Godfrey Drive

ORONO, Maine 04473-3610

- Counseling Services:**
- Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: www.fourdirectionsmaine.org

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndigeronimo@avestahousing.org

Address: 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

- Counseling Services:**
- Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Rental Housing Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.avestahousing.org

Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

Phone: 866-232-9080

Toll Free: 866-232-9080

Fax: 866-921-5129

Email: counselinginfo@moneymanagement.org

Address: 477 Congress St 5Th Floor

Portland, Maine 04101

- Counseling Services:**
- Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English
- Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.

Website: <http://www.moneymanagement.org>

Agency ID: 82632

Agency Name: PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY

Phone: 207-797-7890

Toll Free:

Fax:

Email: crwaganje@prosperityme.org

Address: 309 Cumberland Ave Ste 205

Portland, Maine 04101-4982

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English
- French
- Other
- Swahili

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://prosperityme.org/>

Agency ID: 80649

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.

Phone: 207-764-3721

Toll Free:

Fax:

Email: cdaggett@acap-me.org

Address: 771 Main St

Presque Isle, Maine 04769-2201

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://www.acap-me.org>

Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY

Phone: 207-459-2903

Toll Free:

Fax: 207-490-5026

Email: Meaghan.Arzberger@yccac.org

Address: 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.yccac.org>

Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free:

Fax: 207-795-4069

Email: homequest@community-concepts.org

Address: 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.community-concepts.org

Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 800-542-8227

Toll Free:

Fax:

Email: N/A

Address: 97 Water St

Waterville, Maine 04901-6339

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: http://www.kvcap.org

Agency ID: 81685

Nancy McFadden

From: Nobody <nobody@informe.org>
Sent: Thursday, April 18, 2019 12:49 PM
To: Nancy McFadden
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria Owner of the mortgage: investor What term best describes the owner of the mortgage?: Federally Chartered bank or credit union Filer's Email Address: nmcfadden@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Nationstar Mortgage LLC d/b/a Mr. Cooper Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
(469) 549-2233

Consumer Information

Consumer First name: Michael
Consumer Middle Initial/Middle Name: C.
Consumer Last name: Kane
Consumer Suffix:
Property Address line 1: 40 Center Street Property Address line 2:
Property Address line 3:
Property Address City/Town: Biddeford
Property Address State:
Property Address zip code: 04005
Property Address County: York

Notification Details

Date notice was mailed: 4/18/2019
Amount needed to cure the default: 11,648.80 Consumer Address line 1: 38 Center Street, Apt. 1 Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Biddeford
Consumer Address State: ME
Consumer Address zip code: 04005

 **DOONAN, GRAVES & LONGORIA, LLC**
ATTORNEYS AT LAW

100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915

Michael C. Kane
40 Center Street, Apt. 1
Biddeford, ME 04005



 **DOONAN, GRAVES & LONGORIA, LLC**
ATTORNEYS AT LAW

100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915



Michael C. Kane
40 Center Street, Apt. 1
Biddeford, ME 04005



100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915

Michael C. Kane
38 Center Street, Apt. 1
Biddeford, ME 04005



100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915



Michael C. Kane
38 Center Street, Apt. 1
Biddeford, ME 04005



Certificate Of Mailing

To pay fee, affix stamps or
meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

From:

Doonan, Graves & Longoria
100 Cummings Center, Suite 225D
Beverly, MA 01915

To:

Michael C. Kane
38 Center Street, Apt. 1
Biddeford, ME 04005



PS Form 3817, April 2007 PSN 7530-02-000-9065



Certificate Of Mailing

To pay fee, affix stamps or
meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

From:

Doonan, Graves & Longoria
100 Cummings Center, Suite 225D
Beverly, MA 01915

To:

Michael C. Kane
40 Center Street, Apt. 1
Biddeford, ME 04005



PS Form 3817, April 2007 PSN 7530-02-000-9065

